



Addendum To

East County Schools Federal Credit Union Truth-In-Savings Disclosure and Agreement

**FRESH START CHECKING ACCOUNT**

**GENERAL INFORMATION:** In the following agreement the words "YOU", "YOUR", "YOURS" and "MEMBER" mean each and all of those (whether one or more persons) who are subject to the agreement(s) as a result of signing a Membership Application / Signature Card for this Account. The words "WE", "US", "OUR", "Credit Union" and "ECSFCU" mean the EAST COUNTY SCHOOLS FEDERAL CREDIT UNION.

**MINIMUM BALANCE TO OPEN:** A minimum initial deposit of \$20.00 is required to open a New Start Checking Account.

**MINIMUM BALANCE REQUIREMENT:** None.

**DIVIDEND RATES:** This account is a non-interest bearing account.

**ELECTRONIC SERVICES LIMITATIONS:**

You will be limited to \$300 per day for Debit Card POS or ATM Transactions. You will be limited to \$300 per day for Signature Debit Transactions.

The Mobile Check Deposit feature on the ECSFCU Mobile App is unavailable for this account type.

**FEES AND CHARGES:** Refer to our Schedule of Fees and Charges.

**ADDITIONAL TERMS AND CONDITIONS:**

Direct deposit of your payroll check is required. Excessive overdrafts or mishandling of the account, at the credit union's sole discretion, is cause for immediate account termination.

This is a limited Truth-in-Savings Disclosure and Account Agreement, disclosing additional terms applicable to the Fresh Start Checking product only. For a complete copy of our Truth-In-Savings Disclosure for all accounts, please stop by our branch office or call us at 619-588-1515.